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Pennies for Prevention: High-return Investments in Your Health

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How are *you* fighting the high cost of health care? Are you flossing, exercising daily and getting plenty of sleep? If so, you're not just smart, but you're a smart investor, too.

People who take low-cost (or no-cost) steps now to prevent much more expensive problems in the future are, in effect, making small investments with amazingly high return. They save money and increase their chances of living a longer life with more energy and less chronic disease. They get all this for a few pennies and a half hour or so each day.

Buy some walking shoes

Regular exercise has more health benefits than can be listed here. It's good for your heart and lungs, it lowers blood pressure and it raises the level of HDL (good) cholesterol. It cuts your chances of diseases such as diabetes, colon cancer and osteoporosis. It helps you maintain a healthy weight and get better sleep. And, the Mayo Clinic notes, it also can perk up your sex life and improve your mood.

How much do you need? For healthy adults under 65, the American Heart Association recommends at least 30 minutes of moderate aerobic activity, such as brisk walking or swimming, 6 days a week. You can also meet the exercise goal with vigorous aerobic activity (such as running) at least 20 minutes 3 times a week.

The potential payoff from this small investment in time and equipment is too big to measure accurately. Just one of the many benefits of exercise—maintaining healthy weight—saves thousands of dollars in medical costs *and* prolongs life. Obese Americans now in their 20s will rack up lifetime medical bills that are \$5,340 to \$29,460 higher than those of their healthy-weight peers, according to a study published in 2008 in the journal *Obesity*. Not only that, but they face a shorter life expectancy.

Spring for some dental floss

Flossing routinely helps prevent periodontal disease, which can be expensive to treat. That's not all. Gum disease has been linked to heart disease, diabetes, liver disease and digestive disorders. A study

of Japanese men and women aged 40 to 59 found that the overall medical costs for those with severe periodontal disease were 21 percent higher than for those with healthy gums. Among men in the study, those with severe gum disease had 75 percent higher hospital costs.

Get enough sleep

Adults need 8 hours of sleep a night, give or take an hour. If you're routinely getting less than that, you need to ask what's so important that it's cutting into your sack time. If it's work, you're not managing your time well. If it's TV, then you have even less of an excuse.

Sleep is free, and it pays off in health *and* wealth. Well-rested employees are more productive, and strong productivity leads to raises and promotions. Adequate sleep also helps cut the risk of costly (or even deadly) accidents.

Inadequate sleep also is linked to a higher risk of diabetes, heart disease and obesity. In one 2004 University of Chicago study, a group of healthy young men limited to 4 hours of sleep for just 2 nights had an 18 percent decrease in leptin, a hormone that limits appetite, and a 28 percent increase in ghrelin, a hormone that triggers hunger. The volunteers reported a 24 percent increase in appetite, especially for sweets such as candy and cookies, salty foods such as chips and nuts, and starchy foods such as bread and pasta.

Get the tests you need (It's not a long list)

You can spend a lot of money getting checked for a host of diseases, many of which you are extremely unlikely to have. But the number of screening tests that you really need is not long. And because these tests have been proven to help prevent far more expensive treatment later, many insurers will help pay for them.

The U.S. Agency for Healthcare Research and Quality (AHRQ) weighs tests for effectiveness. For men and women, the AHRQ recommends:

- calculating body mass index (BMI) for obesity
- screening for high cholesterol, high blood pressure, colorectal cancer and depression
- screening if cholesterol or blood pressure is high

For women, it adds breast cancer and cervical cancer screening to the list. Depending on your health history and personal lifestyle factors, you may need a few other tests, such as those for HIV-AIDS or abdominal aortic aneurysm. The AHRQ puts out separate lists for men and women over 65.

Break those bad, expensive habits

If you're taking in too much alcohol (more than 2 drinks a day if you're a man or more than 1 per day if you're a woman), cutting back will save you money now and leave you healthier in the long run. Trimming junk food from your grocery budget is another health-and-wealth winner.

Nothing pays off like quitting the cigarette habit. Since the national average cost per pack is \$4.32, if you smoke a pack a day, you're probably paying well over \$1,500 a year. And for what? Higher-than-normal odds of getting lung cancer, emphysema, heart disease and other killers.

Good health? Priceless

The money you save is only one factor to weigh in measuring the return on your investment in health. And it may be the least important one. Good health is its own reward. You can't put a price on it, but you can be sure that it's well worth the modest amounts of money and time spent on prevention and healthy living.

Resources

Agency for Healthcare Research and Quality

www.ahrq.gov/consumer/index.html#prevention

(Click the applicable links under "Prevention and Wellness.")

Find complete lists of recommended screening tests.

Mayo Clinic

"7 Benefits of Exercise"

www.mayoclinic.com/health/exercise/HQ01676

Sources:

Organizations: Centers for Disease Control and Prevention, Agency for Healthcare Research and Quality, Mayo Clinic, American Heart Association, Vanderbilt Medical Center, University of Chicago

Journals:

Karine Spiegel et al. (2004) "Brief Communication: Sleep Curtailment in Healthy Young Men Is Associated with Decreased Leptin Levels, Elevated Ghrelin Levels, and Increased Hunger and Appetite." *Annals of Internal Medicine*, 141(11):846-850.

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